

BANK OF MARIN BANCORP

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 3590388	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,122	\$1,208	7.7%		
Loans	\$921	\$944	2.6%		
Construction & development	\$93	\$81	-12.9%		
Closed-end 1-4 family residential	\$108	\$100	-7.2%		
Home equity	\$77	\$83	8.4%		
Credit card	\$0	\$0			
Other consumer	\$28	\$24	-12.5%		
Commercial & Industrial	\$102	\$97	-5.5%		
Commercial real estate	\$465	\$497	7.0%		
Unused commitments	\$228	\$249	9.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$93	\$111	19.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$35	\$36	0.3%		
Cash & balances due	\$39	\$85	119.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,020	\$1,093	7.1%		
Deposits	\$952	\$1,022	7.5%		
Total other borrowings	\$55	\$55	0.0%		
FHLB advances	\$55	\$55	0.0%		
Equity					
Equity capital at quarter end	\$102	\$115	13.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	8.8%	9.4%	--		
Tier 1 risk based capital ratio	10.0%	10.9%	--		
Total risk based capital ratio	11.6%	12.7%	--		
Return on equity ¹	11.2%	13.9%	--		
Return on assets ¹	1.0%	1.3%	--		
Net interest margin ¹	5.2%	5.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	91.8%	95.9%	--		
Loss provision to net charge-offs (qtr)	83.5%	154.2%	--		
Net charge-offs to average loans and leases ¹	1.3%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	7.0%	11.4%	2.3%	0.6%	--
Closed-end 1-4 family residential	0.1%	0.9%	0.1%	0.0%	--
Home equity	0.1%	0.0%	0.2%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.1%	1.5%	0.3%	0.5%	--
Commercial & Industrial	0.3%	1.2%	0.1%	0.0%	--
Commercial real estate	0.9%	0.2%	0.1%	0.0%	--
Total loans	1.3%	1.4%	0.3%	0.1%	--